



Responding to the market environment, most state and the federal legislatures are reacting with legislation that will significantly affect how we do business. As always TMBA is working to protect your interests, but we need your help. A strong TMBPAC raises our profile at the Capitol and is vital to meeting these upcoming challenges once the Texas Legislature reconvenes. This is a fight we can't afford to lose. We must be able to stop or alter legislation and our PAC allows us to do that.

We need to seriously strengthen our PAC, so please take a moment to make your personal contribution to the TMBPAC and encourage your peers, employees, company PACs and industry partners to do so as well.

## PROTECT YOUR FUTURE, INVEST IN TMBPAC.

I want to **protect my future** with my contribution of:

- \$100    \$250    \$500    \$1000    \$2500    \$5000    Other: \$ \_\_\_\_\_

Payment Information				
Personal Billing Information	contribution amount: \$ _____			
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I'm a member of: <input type="checkbox"/> Austin MBA <input type="checkbox"/> Dallas MBA <input type="checkbox"/> El Paso MBA <input type="checkbox"/> Ft Worth MBA <input type="checkbox"/> Houston MBA <input type="checkbox"/> TMB San Antonio				
Payment	<input type="checkbox"/> Personal check (payable to TMBPAC) <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AMEX			
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card holder name	signature			
<p>Mail check to: TMBPAC, 823 Congress Ave, Ste 220, Austin, TX 78701 or fax personal credit card payment to 512.480.8621. Online contributions can be made at <a href="http://www.texasmba.org/tmbpac/contribution.asp">www.texasmba.org/tmbpac/contribution.asp</a></p> <p>Contributions are encouraged but voluntary and can only be accepted from individuals, sole proprietorships, partnerships and other political action committees. No corporate checks or corporate funds of any kind are permitted. Contributions made to the TMBPAC are neither deductible as a business expense nor as a charitable contribution. Corporations cannot fund TMBPAC, so IT'S UP TO YOU! Help protect the mortgage industry in Texas by making a contribution to TMBPAC TODAY!</p>				

See reverse for answers to commonly asked PAC questions.





**What is the TMBPAC?** The Texas Mortgage Bankers Political Action Committee is a political action committee sponsored by TMBA. A Political Action Committee (“PAC”) is authorized by election laws designed to serve as a legal method for individuals with similar interests to contribute to political candidates. The TMBPAC serves as the legal vehicle for mortgage bankers to make contributions to political candidates who share the views of mortgage bankers and support fair sound lending laws in Texas.

**Why should I contribute to the TMBPAC?** Collectively, mortgage bankers can make a greater impact in shaping elections than they can individually. What happens in Austin is critical to the ability of mortgage lenders to engage in mortgage lending fairly and profitably in this State. By making a contribution to the TMBPAC, you are joining with other mortgage bankers to help determine who gets elected to public office in this State and who will make the critical decisions that affect our business.

**Where does my money go and who decides?** TMBPAC primarily supports candidates for the Texas Legislature although occasional contributions are also made to statewide office holders who are important to mortgage bankers. TMBPAC does not make contributions to local (mayor, county judge, commissioner, etc.) office holders.

**Is my contribution to the TMBPAC public?** All PAC’s are required to make periodic reports to the Texas Ethics Commission of all contributions received from members and all contributions made to candidates. All political contributions are of public record.

**Can I contribute to the TMBPAC from my company?** All PAC contributions – like all other political contributions – must be made by individuals. Corporate checks are not legal. Mortgage bankers who operate as an individual or on an entrepreneur basis can contribute in that individual capacity. However, the contributions to the TMBPAC are neither deductible as business expenses nor as charitable contributions.

**Can a PAC make a contribution to another PAC?** Can my company PAC make a contribution to the TMBPAC? Yes. Unless precluded by its bylaws or governing documents, a PAC can make a contribution to another PAC.

**Is there a limit to the amount of contribution I can make to the TMBPAC?** No. Since the TMBPAC participates only in state elections, there is no limit.

**Is there a limit to the amount of contribution I can make to a candidate in one year?** Texas law contains no limit to the amount of contributions you can make to a candidate for state office. There are limits to the amount that can be contributed to a candidate for Congress and other federal offices, basically is \$1,000 per election.